

REFUSE TO PAY LETTER

February 21, 2007

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7005-3110-0000-4788-3940

Associated Recovery Systems
P. O. Box 469046
Escondido, CA 92046-9046

Re: Creditor: Citibank
Account No.: 4428-1350-0496-4623

Dear Sir or Madam:

I have enclosed a copy of the last collection letter that you sent to me.

In this regard, please be advised that I dispute this debt and refuse to pay.

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain . . .

Very Truly Yours,

Raymond Charles Meyer
2680 Bayshore Parkway, Suite 211
Mountain View, CA 94043-1019

7005 3110 0000 4788 3940

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|--|----|
| U.S. Postal Service™ | |
| CERTIFIED MAIL™ RECEIPT | |
| <i>(Domestic Mail Only; No Insurance Coverage Provided)</i> | |
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| Postage | \$ |
| Certified Fee | |
| Return Receipt Fee (Endorsement Required) | |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ |
| Postmark Here | |
| Sent To | |
| ASSOCIATED RECOVERY SYSTEMS | |
| Street, Apt. No., or PO Box No. P.O. Box 469046 | |
| City, State, ZIP+4 ESCONDIDO, CA 92046-9046 | |
| PS Form 3800, June 2002 See Reverse for Instructions | |

EXHIBIT

4

Department # 5996

P.O. Box 1259

Oaks, PA 19456

**ASSOCIATED RECOVERY SYSTEMS**
A DIVISION OF ARS NATIONAL SERVICES, INC.

P.O. BOX 469046

ESCONDIDO, CA 92046-9046

(888) 319-0986 FAX: (866) 422-0765

www.PayARS.com

February 8, 2007

7259 - 10245

RAYMOND C MEYER

2680 BAYSHORE PKWY STE 211

MOUNTAIN VIEW CA 94043-1019

**ACCOUNT IDENTIFICATION**

Re: Citibank

Account: 4428135004964623

ARS Acct No: 11480931

Balance: \$8415.93

Dear Sir/Madam:

Because of your failure to respond to our requests for payment, as of 02-13-2007 we will continue to assume this debt is valid and that you do not wish to settle this debt for less than the original balance. Therefore, unless you respond to this notice by 02-13-2007:

- Your status in this office will be downgraded to "Refusal to Pay".
- All previous settlement offers will be voided.
- We may recommend further collection efforts on your account.

If you wish to avoid further collection activity, send us your payment by 02-13-2007 or contact your account representative at (888) 319-0986 to discuss your options. The call is free.

Office hours are Monday through Friday, 6:30 a.m. - 8:00 p.m (Pacific Time), or visit us anytime at www.PayARS.com.

Sincerely,

William Lim

Account Representative

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

-----Detach And Return With Payment-----

RTR - 11480931

Account: 4428135004964623

Amount Enclosed: \$ _____

Enclosing this coupon with your payment will expedite credit to your account.

NOTICE OF ELECTRONIC CHECK PROCESSING:

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.

Print address/phone changes below
or call (888) 319-0986.

HOME: () _____

WORK: () _____

Make your check or money order payable to:

CITIBANK

PO BOX 469100

ESCONDIDO, CA 92046-9100

